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OFFICE OF INTERNATIONAL CORPORATE FINANCE

Office of International Corporate Finance  
Stop 3-2  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549  
USA

SUPPL

Tel. 01274 806106

26 September 2005



Dear Sir

US Home Filing Exemption (12g3-2(b)) – Re 82-5154

Please find enclosed documents/announcements released by Bradford & Bingley plc to the equity securities market in the UK.

Enclosed is a copy of this letter which I should be grateful if you could return in the self addressed envelope to confirm receipt.

Yours faithfully,

Phil Kershaw  
Deputy Company Secretary

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Re 82-5154

15 September 2005

**Bradford & Bingley plc**

**Aire Valley Finance (No.2) plc**

The latest Quarterly Report for Aire Valley Finance (No.2) plc is now available at [www.bbg.co.uk/bbg/ir/dis/securitisation/](http://www.bbg.co.uk/bbg/ir/dis/securitisation/)

During the previous quarter the following movements have occurred:

<b>Portfolio Characteristics</b>	<b>September 2005</b>	<b>June 2005</b>
Outstanding current balance of mortgages	£662,460,460	£684,676,553
Number of mortgages	7,046	7,377
Average loan balance	£94,033	£92,812
Average LTV	66.17%	66.44%
<b>Arrears:</b>		
1 month +	0.89%	1.04%
3 months +	0.34%	0.18%
12 months +	0.04%	0.01%

***If you would like to discuss the information in this statement, please contact:***

**Investor Relations:**

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Re 82-5154

16 September 2005

**Bradford & Bingley plc**

**Bradford & Bingley Covered Bonds LLP**

The latest Monthly Report for Bradford & Bingley Covered Bonds LLP is now available at [www.bbg.co.uk/ir/dis/covbond/](http://www.bbg.co.uk/ir/dis/covbond/)

During the previous month the following movements have occurred:

<b>Portfolio Characteristics</b>	<b>September 2005</b>	<b>August 2005</b>
Outstanding current balance of mortgages	£1,687,357,042	£1,724,852,834
Number of mortgages	30,427	30,963
Average loan balance	£55,456	£55,707
Weighted average current LTV	50.20%	50.53%
<b>Arrears:</b>		
1 month +	0.89%	0.71%
3 months +	0.09%	0.07%
12 months +	0%	0%
repossessions	0%	0%

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Re 82-5154

20 September 2005

**Bradford & Bingley plc**

**Aire Valley Trustee Limited**

**Quarterly report re: Aire Valley Mortgages Trustee Limited, Aire Valley Funding 1 Limited and Aire Valley Mortgages 2004 -1 plc, Aire Valley Mortgages 2005 - 1 Plc**

The latest Quarterly Report for Aire Valley Trustee Limited is now available at [www.bbg.co.uk/bbg/ir/dis/securitisation/](http://www.bbg.co.uk/bbg/ir/dis/securitisation/)

During the previous quarter the following movements have occurred:

<b>Portfolio Characteristics</b>	<b>September 2005</b>	<b>June 2005</b>
Outstanding current balance of mortgages	£7,953,101,296	£8,296,491,784
Number of mortgages	67,380	70,459
Average loan balance	£118,034	£117,736
Weighted average current LTV	77.50%	77.59%
<b>Arrears:</b>		
1 month +	2.13%	1.74%
3 months +	0.88%	0.76%
12 months +	0%	0%
Repossessions	0.02%	0.01%

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Re 82-5154

26 September 2005

## **Bradford & Bingley plc**

### **Board Changes**

The Board is pleased to welcome two new Executive Directors:

Chris Gillespie (age 42) has been appointed Group Lending Director with immediate effect, responsible for all the Group's lending activities in the residential and commercial property sectors. Chris joined Bradford & Bingley in March 2005, having previously held senior positions at Barclays and HFC.

Rosemary Thorne, Group Finance Director, will leave the Group at the end of the year. Chris Willford (Age 43) has been appointed to the Board as Group Finance Director with effect from 3 October. Chris has previously held senior finance roles at Abbey, Barclays and British Airways.

The Chairman Rod Kent said "I would like to thank Rosemary for her contribution over the last six years, a period of great change for the Group, including the conversion from building society status, subsequent growth as a plc and transition to IFRS. I am delighted to welcome two new directors who both bring substantial experience in their respective areas and will significantly strengthen the Executive element of the Group Board"

### ***Contacts:***

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